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Senator Len Fasano - Testimony Before The Insurance And Real Estate Committee
SB 392: An Act Concerning Insurance Coverage For Acupuncture Treatments Provided By
Chiropractors And The Minimum Professional Liability Insurance Carried By Chiropractors
March 9, 2010

Good afternoon, Senator Crisco, Representative Fontana, Senator Caligiuri, Representative D'Amelio, and members of the committee. My name is Len Fasano, and I am the Senator for the 34th district. I come before you this afternoon to testify in support of SB 392, An Act Concerning Insurance Coverage For Acupuncture Treatments Provided By Chiropractors And The Minimum Professional Liability Insurance Carried By Chiropractors, and to strongly urge this committee to pass the bill.

My testimony today pertains to the proposed increase in the liability insurance that licensed chiropractors must carry. It has been much publicized recently that spinal manipulations performed by chiropractors can have terrible side effects. Patients have reported serious, permanent injuries and strokes as a direct result of chiropractic treatments. With the potential for calamity even when chiropractors perform their treatments in a proper fashion, let alone when malpractice or errors occur, we should ensure that patients who suffer grievous harm are able to obtain just compensation for their injuries. This bill seeks to make adequate insurance coverage available to victims who are tragically injured. Victims need compensation to cover continued treatment, medical costs arising from their chiropractic-induced injuries, and wages lost when their injuries prevent them from working. It seeks to make whole the victim who is wrongfully harmed, who suffers serious injury at the hands of a chiropractor.

This is not to say that chiropractic medicine is unsafe when practiced by properly trained professionals. Instances of injury when treatments are correctly performed are few. But it is the scope of the injuries, not their frequency, which concerns me and which should convince you that an increase in liability insurance minimums is warranted. A person who suffers a stroke as a result of spinal manipulation will require additional medical treatment, possibly long-term hospitalization. They will certainly need physical and occupational therapy in the attempt to regain their former life. If they had a job, they will surely miss time from work, and in some cases will not be able to earn a living for the remainder of their life. In short, if they survive the stroke, they will never, ever be the same again. It is these victims, the thankfully few who suffer permanent debilitating injury that this bill seeks to protect. Let us provide a means for those victims, whose lives are forever altered, to get a fair result. Thank you for your time and attention to this very important matter.

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